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FDIC
San Francisco Regional Office
Director John F. Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

September 7, 2005

2005 SEP 12 AM 9:42

Re: Wal-Mart ILC application

Dear Mr. Carter:

I think it would be a big mistake to allow Wal-Mart to open branch banks. They have a reputation of taking over a segment of the market and effectively putting their competitors out of business. Take a look at how many local grocery stores, drug stores, and hardware stores have been systematically eliminated by their pricing strategies. It is not healthy for an economy to be dominated by a single entity such as Wal-Mart. Competition is good but must be on equal grounds.

Sincerely,

Gene H. Buhr
Executive Vice President
1st United Bank



MAIN OFFICE

